

IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
WICHITA FALLS DIVISION

IN RE:

PATRICIA CARROLL

CASE NO: 11-70171-HDH-13
HEARING DATE: 2/15/2012
HEARING TIME: 10:30 AM

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND
PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2010-01 and would respectively show unto to the Court as follows:

I.

OBJECTION -- NO PROOF OF CLAIM FILED

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount
016 0 U	METABANK - FINGRHUT	\$567.00

Trustee Clm#	Creditor Name	Scheduled Amount
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II.

SPECIFIC OBJECTIONS

No Objections

III.

TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
SECURED CREDITORS							
008 0	ARCHER CITY ISD & CITY OF ARCHER CITY	2011 PROPERTY TAXES	\$441.00	\$46,940.00			PD DIRECT BY DEBTOR
009 0	CITIFINANCIAL	HOMESTEAD	\$0.00	\$46,940.00			PD DIRECT BY DEBTOR
023 0 *	ARCHER COUNTY	2010-2011 PROPERTY TAXES	\$263.44	\$46,940.00	12.00%	24	\$21.10 PAID BY TRUSTEE
Not provided for in confirmed plan. See Modification Below.							

UNSECURED GENERAL CREDITORS

Trustee Clm#	Creditor Name	Claim Amount	Trustee Clm#	Creditor Name	Claim Amount
010 0 U	ECAST SETTLEMENT CORPORATION	\$11,341.51	011 0 U	PRA RECEIVABLES MANAGEMENT	\$6,472.89
	PURCHASES			PURCHASES	
012 0 U	ECAST SETTLEMENT CORPORATION	\$9,852.84	013 0 U	PRA RECEIVABLES MANAGEMENT	\$464.34
	PURCHASES/CITIBANK			PURCHASES/CPU-CITI CONOCO	
014 0 U	DISCOVER FINANCIAL SERVICES	\$10,597.32	015 0 U	PRA RECEIVABLES MANAGEMENT	\$4,200.40
	PURCHASES			PURCHASES/GEMB DILLARDS	
017 0 U	PRA RECEIVABLES MANAGEMENT	\$1,287.00	018 0 U	WORLD FINANCIAL NETWORK NATIONAK BANK	\$1,133.14
	PURCHASES/TEXACO CITIBANK - MSHELL CONSUMER			PURCHASES/WFNNB FINA	

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely response or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

IV.

TRUSTEE'S PLAN MODIFICATION

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2010-01 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

Trustee's Modification is as follows:

Archer County is allowed a secured claim for \$263.44, valued at \$46,940.00, to be paid 12% interest over 24 months with a payment of \$21.10.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 2/15/2012 AT 10:30 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

VIDEO: US COURTHOUSE ROOM 208, 10TH & LAMAR STREETS, WICHITA FALLS, TEXAS 76301

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 8:30am. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2010-01 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 12/28/2011

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

ARCHER CITY ISD & CITY OF ARCHER CITY PO BOX 700 ARCHER CITY TX 76351
ARCHER COUNTY 2323 BRYAN STREET SUITE 1600 DALLAS TX 75201
ARCHER COUNTY APPRAISAL DIST 211 SOUTH CENTER PO BOX 1141 ARCHER CITY TX 76351
BANK OF AMERICA ATTN BANKRUPTCY DEPT NC4 105 03 14 PO BOX 26012 GREENSBORO NC 27420
CHASE PO BOX 15298 WILMINGTON DE 19850
CITIBANK SD NA ATTN: CENTRALIZED BANKRUPTCY PO BOX 20507 KANSAS CITY MO 64195
CITIFINANCIAL 300 SAINT PAUL PL BALTIMORE MD 21202
CPU/CITI CENTRALIZED BANKRUPTCY PO BOX 20363 KANSAS CITY MO 64195
DISCOVER FINANCIAL SERVICES PO BOX 3025 NEW ALBANY OH 43054
DISCOVER PO BOX 6103 CAROL STREAM IL 60197
ECAST SETTLEMENT CORPORATION PO BOX 29262 NEW YORK NY 10087
GEMB DILLARDS BANKRUPTCY DEPARTMENT PO BOX 103104 ROSWELL GA 30076
INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA PA 19101
INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA PA 19101
LINEBARGER GOGGAN BLAIR & SAMPSON 2323 BRYAN STREET SUITE 1600 DALLAS TX 75201
METABANK - FINGRHUT 6250 RIDGEWOOD ROAD SAINT CLOUD MN 56303
PATRICIA CARROLL PO BOX 638 ARCHER CITY TX 76351
PERDUE BRANDON FIELDER COLLINS & MOTT PO BOX 8188 WICHITA FALLS TX 76307
PRA RECEIVABLES MANAGEMENT PORTFOLIO REC ASSOC PO BOX 41067 NORFOLK VA 23541
PRA RECEIVABLES MANAGEMENT PORTFOLIO RECOVERY ASSOC PO BOX 12914 NORFOLK VA 23541
TEXACO CITIBANK ATTN CENTRALIZED BANKRUPTCY PO BOX 20507 KANSAS CITY MO 64195
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE STREET SUITE 300 DALLAS TX 75242
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530
WORLD FINANCIAL NETWORK NATIONAK BANK QUANTUM3 GROUP LLC PO BOX 788 KIRKLAND WA 98083